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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF OKLAHOMA

IN RE: CHAPTER 13

MICHAEL ALAN & LARISSA KAYE HALE

CASE NO. 11-13374 NLJ

Debtor(s).

NOTICE OF INTENT NOT TO PAY CLAIM AS SECURED CLAIM

TO:

HSBC BANK USA % LITTON LOAN SERVICING PO BOX 4387 HOUSTON, TX 77210-4387

ACCOUNT NO. 9355

YOU FILED A PROOF OF CLAIM ASSERTING A SECURED CLAIM IN THE ABOVE-REFERENCED CASE IN THE AMOUNT OF 46,525.63 ON Jul 24, 2011. PLEASE TAKE NOTICE THAT THE TRUSTEE WILL NOT PAY YOUR CLAIM AS FILED BECAUSE IT IS NOT PROVIDED FOR AS A SECURED CLAIM IN THE FILED CHAPTER 13 PLAN.

UNLESS AN ORDER IS ENTERED PROVIDING FOR PAYMENT OF YOUR CLAIM AS A SECURED CLAIM, YOUR CLAIM WILL BE TREATED AS AN UNSECURED CLAIM FOR DISTRIBUTION PURPOSES UNDER THE CHAPTER 13 PLAN. IF YOU DISAGREE WITH THE TREATMENT OF YOUR CLAIM IN ACCORDANCE WITH THIS NOTICE, YOU MUST TAKE LEGAL ACTION TO OBTAIN AN ORDER PROVIDING FOR PAYMENT OF YOUR CLAIM AS A SECURED CLAIM.

/s/ John T. Hardeman

CHAPTER 13 TRUSTEE P.O. BOX 1948 OKLAHOMA CITY, OK 73101 (405)236-4843

CERTIFICATE OF MAILING

THIS IS TO CERTIFY THAT ON 08/02/2011 A TRUE AND CORRECT COPY OF THE FOREGOING DOCUMENT WAS MAILED BY FIRST-CLASS MAIL, POSTAGE PREPAID, TO ALL PARTIES LISTED ON THE ATTACHED ADDRESS LIST.

/s/ John T. Hardeman

CHAPTER 13 TRUSTEE

#701/VH